

State of Washington
Office of Insurance Commissioner
2004 Washington Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire And Cas Co	25143	IL	\$195,102	19.44%	\$182,659	\$78,953	43.22%
2	Farmers Ins Co Of WA	21644	WA	\$113,516	11.31%	\$111,315	\$49,385	44.37%
3	Safeco Ins Co Of Amer	24740	WA	\$103,172	10.28%	\$101,940	\$33,275	32.64%
4	Allstate Ins Co	19232	IL	\$72,781	7.25%	\$74,896	\$28,639	38.24%
5	Pemco Mut Ins Co	24341	WA	\$68,237	6.80%	\$64,637	\$34,267	53.01%
6	Allstate Ind Co	19240	IL	\$45,148	4.50%	\$37,024	\$16,450	44.43%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$37,489	3.73%	\$35,768	\$15,406	43.07%
8	United Services Auto Assoc	25941	TX	\$35,601	3.55%	\$33,358	\$12,415	37.22%
9	Foremost Signature Ins Co	41513	MI	\$27,284	2.72%	\$25,762	\$12,156	47.19%
10	USAA Cas Ins Co	25968	TX	\$21,204	2.11%	\$19,544	\$8,903	45.55%
11	Vigilant Ins Co	20397	NY	\$15,365	1.53%	\$14,349	\$4,438	30.93%
12	Metropolitan Property & Cas Ins Co	26298	RI	\$14,961	1.49%	\$13,406	\$5,452	40.67%
13	Country Mut Ins Co	20990	IL	\$14,554	1.45%	\$13,577	\$6,147	45.28%
14	Hartford Ins Co Of The Midwest	37478	IN	\$14,466	1.44%	\$14,588	\$9,862	67.60%
15	Liberty Mut Fire Ins Co	23035	MA	\$13,498	1.34%	\$10,916	\$5,685	52.08%
16	Encompass Ins Co Of America	10071	IL	\$13,204	1.32%	\$9,290	\$1,774	19.10%
17	Unigard Ind Co	25798	WA	\$12,566	1.25%	\$12,849	\$6,311	49.12%
18	Grange Ins Assn	22101	WA	\$11,800	1.18%	\$11,154	\$6,191	55.50%
19	Farmers Ins Exch	21652	CA	\$10,963	1.09%	\$9,477	\$4,091	43.17%
20	Foremost Ins Co	11185	MI	\$10,473	1.04%	\$9,570	\$2,709	28.30%
21	Depositors Ins Co	42587	IA	\$10,319	1.03%	\$9,545	\$5,738	60.11%
22	Standard Fire Ins Co	19070	CT	\$8,899	0.89%	\$9,319	\$2,017	21.65%
23	Unigard Ins Co	25747	WA	\$8,667	0.86%	\$8,841	\$3,330	37.66%
24	Property & Cas Ins Co Of Hartford	34690	IN	\$7,904	0.79%	\$6,503	\$2,464	37.89%
25	North Pacific Ins Co	23892	OR	\$7,641	0.76%	\$7,409	\$3,650	49.26%
26	Nationwide Mut Fire Ins Co	23779	OH	\$7,386	0.74%	\$7,168	\$2,824	39.40%
27	American Commerce Ins Co	19941	OH	\$6,470	0.64%	\$5,573	\$3,647	65.44%
28	Amica Mut Ins Co	19976	RI	\$6,453	0.64%	\$5,934	\$2,586	43.57%
29	American Automobile Ins Co	21849	MO	\$6,175	0.62%	\$5,725	\$3,932	68.67%
30	Unitrin Auto & Home Ins Co	16063	NY	\$5,747	0.57%	\$4,574	\$1,448	31.66%
31	Amex Assur Co	27928	IL	\$5,337	0.53%	\$4,592	\$1,528	33.28%
32	Amco Ins Co	19100	IA	\$4,699	0.47%	\$4,632	\$2,461	53.12%
33	Foremost Property & Cas Ins Co	11800	MI	\$4,295	0.43%	\$4,060	\$1,623	39.98%
34	Automobile Ins Co Of Hartford CT	19062	CT	\$3,642	0.36%	\$2,586	\$1,844	71.32%
35	Federal Ins Co	20281	IN	\$3,299	0.33%	\$2,917	\$679	23.28%
36	Rocky Mountain Fire & Cas Co	22128	WA	\$2,853	0.28%	\$2,852	\$1,813	63.56%
37	Oregon Mut Ins Co	14907	OR	\$2,748	0.27%	\$2,890	\$670	23.18%
38	American Intl Ins Co	32220	NY	\$2,622	0.26%	\$2,648	\$1,234	46.61%
39	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$2,392	0.24%	\$2,190	\$1,095	50.01%
40	Farmers Home Mut Ins Co	13846	MN	\$2,268	0.23%	\$2,386	\$1,265	53.03%
All 131 Other Companies				\$42,645	4.25%	\$47,673	\$21,989	46.12%
Totals (Loss Ratio is average)				\$1,003,845	100.00%	\$956,098	\$410,346	42.92%

(1)Excluding all Loss Adjustment Expenses (LAE)